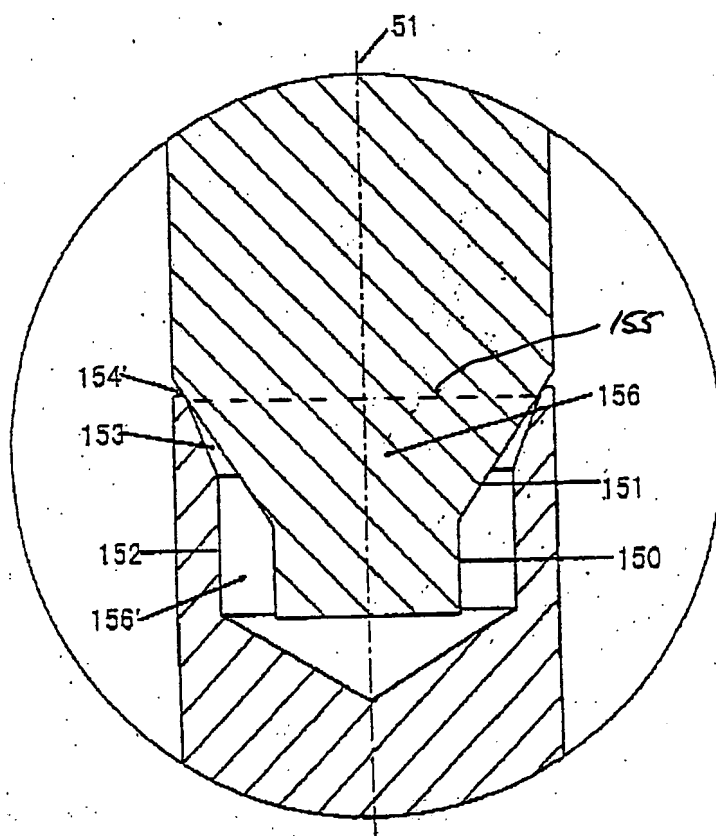
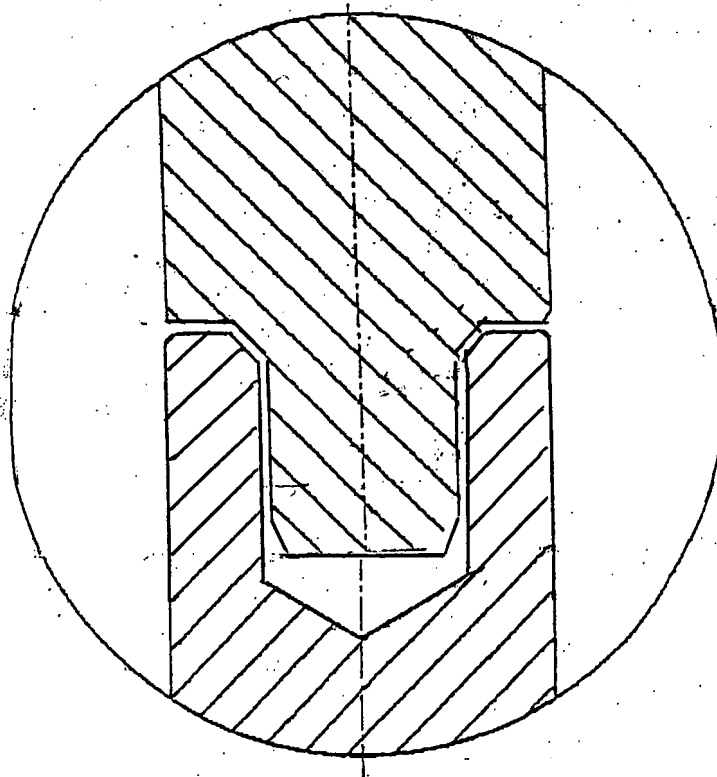




APPENDIX A



APPLICANT



KISSEL